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BK 126 PG 29
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

After Recording Return To:
NATIONWIDE MORTGAGE CONCEPTS

40380 DESERT CREEK LANE
RANCHO MIRAGE, CA 92270

LOAN NO.: 6080007880
VA CASE NO.: 23-23-6-0340161
ESCROW NO.: 1070576
TITLE NO.: 1070576
PARCEL NO.: 3-06-7-35-04-0-00068-00
214-291-8808

[SPACE ABOVE THIS LINE FOR RECORDING DATA]

REAL PROPERTY AND MANUFACTURED HOME LIMITED POWER OF ATTORNEY

(To execute or release title, mortgage or deed of trust, security filing, transfer of equity and insurance documents and proceeds.)

The undersigned borrower(s), whether one or more, each referred to below as "I" or "me," residing at:
5556 SYCAMORE DRIVE

Street Address
DE SOTO
City State Zip Code County ("Present Address").
HERNANDO, MISSISSIPPI 38632

I am the Buyer/Owner of the following manufactured home (the "Manufactured Home"):

New/Used Year Manufacturer's Name

Model Name or Model No. Manufacturer's Serial No. Length x Width

permanently affixed to the real property located at
5556 SYCAMORE DRIVE

Street Address
DE SOTO
City State Zip Code County ("Property Address").
HERNANDO, MISSISSIPPI 38632

and as more particularly described on Exhibit A attached hereto (the "Real Property"). I do hereby irrevocably make, constitute, appoint and authorize with full powers of substitution, NATIONWIDE MORTGAGE CONCEPTS, ("Lender"), its successors, assigns or designees as my agent and attorney-in-fact, in my name, place and stead in any way which I could do, if I were personally present, with full power of substitution and delegation, (1) to complete, execute and deliver, in my name or Lender's name, any and all forms, certificates, assignments, designations,

Initials Cur MM
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releases or other documentation as may be necessary or proper to implement the terms and provisions of the Security Instrument dated APRIL 25, 2008, executed by me in favor of Lender, (2) to complete, execute and deliver, in my name or in Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to make application for and obtain the certificate of title for the Manufactured Home and to have Lender (or its designee) designated as lienholder on the certificate of title for the Manufactured Home, (3) to complete, execute and deliver in my name or Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to have the Manufactured Home treated as real estate for any and all purposes under state law, including but not limited to the surrender of any certificate of title, any election to treat the Manufactured Home as real estate for tax purposes or to meet any other requirements in order for the loan/financing secured by the Manufactured Home and the Real Property to be eligible for sale on the Federal National Mortgage Association ("Fannie Mae"), the Federal Home Loan Mortgage Association ("Freddie Mac") or any other secondary market purchaser, (4) to receive, complete, execute or endorse, and deliver in my name or Lender's name any and all claim forms, agreements, assignments, releases, checks, drafts or other instruments and vehicles for the payment of money, relating to any insurance covering the Manufactured Home, the indebtedness secured by the Manufactured Home or the Real Property, and (5) to complete, sign and file, without my signature, such financing and continuation statements, amendments, and supplements thereto, mortgages, deeds of trust and other documents, including releases of these items, which I may from time to time deem necessary to perfect, preserve and protect Lender's security interest in the Manufactured Home, the Property and any other property sold with it. I acknowledge that at the time this Power of Attorney and my Security Instrument and any of the forms, certificates, assignments, designations, releases or other documentation are prepared the serial number of the manufactured housing unit may not be available or may be inaccurate. The manufactured housing unit may be a factory order in the process of being constructed. Immediately, upon Lender's receipt of the serial number, I understand and agree that the above items may be completed and/or corrected by Lender to properly disclose all the applicable home identifications, including the serial number. I understand that I will be provided with a copy of any corrected agreement.

To induce any third party to act hereunder, I hereby agree that any third party receiving a duly executed copy or facsimile of this instrument may act hereunder, and I for myself and for my heirs, executors, legal representatives and assigns, hereby agree to indemnify and hold harmless any such third party from and against any and all claims that may arise against such third party by reason of such third party having relied on the provisions of this instrument. I have given this Limited Power of Attorney in connection with a loan/financing to be given by Lender and to induce Lender to make the financing available. It is coupled with an interest in the transaction and is irrevocable. This Limited Power of Attorney shall not be affected by my (our) subsequent incapacity, disability, or incompetence. I do further grant unto Lender full authority and power to do and perform any and all acts necessary or incident to the execution of the powers herein expressly granted, as fully as I might or could do it personally present.

LOAN NO.: 6080007880

Initials CWM mm

WITNESS my hand and seal this 25th day of APRIL, 2008.

Witness

Christopher W. McCreary
Borrower
CHRISTOPHER W. MCCREARY

Witness

Melanie K. McCreary
Borrower
MELANIE K. MCCREARY

Borrower

Borrower

STATE OF

MS

COUNTY OF

DESO

} ss.

On the 25th day of APRIL in the year 08 before me, the undersigned, a Notary Public in and for said State, personally appeared
CHRISTOPHER W. MCCREARY AND MELANIE K. MCCREARY

personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

Jodie Goodwin
Notary Public

Jodie Goodwin
Printed Name

Notary Public State of MS

Qualified in the County of

My Commission Expires 08/23/08

My Commission Expires August 23, 2008

Drafted By:

Pamela Martmore

LOAN NO.: 6080007880

EXHIBIT A
PROPERTY DESCRIPTION

LOAN NO.: 6080007880

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Exhibit "A"

The land referred to herein is situated in the State of **Mississippi**, County of **De Soto** described as follows:

LOT 68, SECTION B, HONEY RIDGE SUBDIVISION, IN SECTION 35, TOWNSHIP 3 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORD IN PLAT BOOK 61, PAGES 47-54, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI, TOGETHER WITH THE IMPROVEMENTS, HEREDITAMENTS AND APPURTENANCES THEREUNTO BELONGING.

SUBJECT PROPERTY CONTAINS A MANUFACTURED HOME BEING A 2000 BRILLIANT HOMES C-2816 MODEL WITH SERIAL NO. BHAL 10270AB.

SOURCE OF TITLE: BOOK 557, PAGE 203 (RECORDED 05/01/2007)

APN: **3067-3504.0-00068.00**